

From: "Ronda" <ttefcu3@aol.com> on 10/10/2007 01:25:03 PM

Subject: Truth in Lending

October 10, 2007

To the Board of Directors of the Federal Reserve System

REF: Docket no. R-1286

To Whom It May Concern:

I am writing to comment on the proposed changes to REG Z concerning open-ended lending.

We have been offering opened-lending for over 25 years and it has worked well. Our members have come to rely on the convenience offered by our current program. We have had no complaints from the current system and see no reason for changes.

The changes as proposed will create more paperwork and operational changes that would result in increased expenses that could eventually be passed on to our members.

Please reconsider the proposed changes.

If the system isn't broke, why fix it.

Sincerely,

Ronda Nichols

CEO

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